

Application Serial No. 09/675,992

AMENDMENT TO THE CLAIMS

Please amend the claims as follows.

Claims 1-18 (canceled)

19. (currently amended) A computer-implemented method for processing a request for a transaction over a client-server network, the method comprising:

receiving a request for a transaction from a customer through a client computer, the request including a first set of transaction data for variables descriptive of the initial transaction;

responsive to receiving said request, generating a transaction score using a prediction model based on the first set of transaction data and based on profile data that contain summaries of historical data that include prior customer transaction data, where the transaction score is indicative of a level of risk associated with the transaction; and

responsive to the generated transaction score, performing at least one of:

terminating the transaction if the transaction score is above an upper bound;

proceeding with the request for a transaction if the transaction score is below a lower bound; or and

obtaining additional data from the customer if the transaction score is between the lower bound and upper bound inclusive, said obtaining additional data comprising:

determining, for each of a plurality of follow-up question sets, a probability of non-attrited fulfillment of the transaction after presentment of the follow-up question set, said determining the probability based on a metric for the value of additional data, using information provided by the question set, the transaction information, and the customer's profile, and said determining the probability based on a likelihood of interaction termination; and

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selecting a follow-up question set, from among the plurality of follow-up question sets, with the greatest probability of non-attributed fulfillment of the transaction.

Claims 20-21 (canceled)

22. (original) The computer-implemented method of claim 21, wherein at least one of the upper bound and the lower bound is a function of the value of the transaction.

23. (original) The computer-implemented method of claim 19, wherein receiving a request for a transaction comprises:

generating and forwarding to the customer's client computer a form for obtaining the first set of transaction data.

24. (original) The computer-implemented method of claim 19, wherein obtaining additional data from the customer comprises:

generating and forwarding a request for additional data to the customer's client computer.

25. (original) The computer-implemented method of claim 24, wherein generating and forwarding to the customer's client computer a request for additional data comprises generating and forwarding to the customer's client computer a form for obtaining additional data.

Claims 26-35 (canceled)

36: (currently amended) A system for processing a request for a transaction over a computer network, the system comprising:

a transaction-scoring module that receives transaction data and that generates a transaction score using a prediction model based on the received

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transaction data and based on profile data that contain summaries of historical data that include prior customer transaction data; and

a thresholding module that receives the transaction score and, based on the transaction score, applies the score to at least one threshold to selectively perform ~~at least one of~~:

completing the transaction if the transaction score is below a lower bound,
terminating the transaction if the transaction score is above an upper bound, or

obtaining additional information from the customer if the transaction score is between the lower bound and upper bound inclusive;

an information value prediction model adapted for receiving data representing a plurality of follow-up question sets and for determining, for each of the plurality of follow-up question sets, a metric for the value of additional information provided by the follow-up question set;

a friction model adapted for receiving data representing the plurality of follow-up question sets and for determining, for each of the plurality of follow-up question sets, the likelihood that a user will terminate a transaction if presented with the follow-up question set; and

a question set optimization module (a) for determining, for each of the plurality of follow-up question sets, the probability of non-attrited fulfillment of the transaction after presentment of the follow-up question set, said determining the probability based on the metric for the value of additional information provided by the follow-up question set, the transaction, and the user's profile, said determining the probability based on the likelihood that a user will terminate the transaction if the user is presented with the follow-up question set, and (b) for selecting the follow-up question set with the highest probability of non-attrited fulfillment of the transaction.

Claims 37-39 (canceled)